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**United States Bankruptcy Court**  
**District of Puerto Rico**

IN RE:

Case No. \_\_\_\_\_

**HERNAIZ ACOSTA, ALBERT & VALENTIN CALDERON, ADRIA MARIA**Chapter **13**

Debtor(s)

**CHAPTER 13 PAYMENT PLAN**

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee ☒ directly ☐ by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: **7/21/2009**☐ AMENDED PLAN DATED: \_\_\_\_\_☒ PRE ☐ POST-CONFIRMATIONFiled by: ☐ Debtor ☐ Trustee ☐ Other**I. PAYMENT PLAN SCHEDULE**

\$ **200.00** x **19** = \$ **3,800.00**  
 \$ **275.00** x **17** = \$ **4,675.00**  
 \$ **430.00** x **24** = \$ **10,320.00**  
 \$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_  
 \$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_

TOTAL: \$ **18,795.00**

Additional Payments:

\$ \_\_\_\_\_ to be paid as a LUMP SUM  
 within \_\_\_\_\_ with proceeds to come from:

☐ Sale of Property identified as follows:☐ Other:

Periodic Payments to be made other than, and in  
 addition to the above:

\$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_

PROPOSED BASE: \$ **18,795.00****III. ATTORNEY'S FEES**

(Treated as § 507 Priorities)

Outstanding balance as per Rule 2016(b) Fee  
 Disclosure Statement: \$ **2,874.00**

Signed: /s/ ALBERT HERNAIZ ACOSTA  
 Debtor

/s/ ADRIA MARIA VALENTIN CALDERON  
 Joint Debtor

**II. DISBURSEMENT SCHEDULE**

A. ADEQUATE PROTECTION PAYMENTS OR \_\_\_\_\_ \$ \_\_\_\_\_

B. SECURED CLAIMS:

☐ Debtor represents no secured claims.☒ Creditors having secured claims will retain their liens and shall be paid as follows:1. ☒ Trustee pays secured ARREARS:

Cr. **DORAL FINANCIAL** Cr. \_\_\_\_\_ Cr. \_\_\_\_\_  
 # **8930050051774** # \_\_\_\_\_ # \_\_\_\_\_  
 \$ **1,270.00** \$ \_\_\_\_\_ \$ \_\_\_\_\_

2. ☒ Trustee pays IN FULL Secured Claims:

Cr. **BANCO BILBAO VIZI** Cr. \_\_\_\_\_ Cr. \_\_\_\_\_  
 # **13249613127696** # \_\_\_\_\_ # \_\_\_\_\_  
 \$ **9,762.00** \$ \_\_\_\_\_ \$ \_\_\_\_\_

3. ☐ Trustee pays VALUE OF COLLATERAL:

Cr. \_\_\_\_\_ Cr. \_\_\_\_\_ Cr. \_\_\_\_\_  
 # \_\_\_\_\_ # \_\_\_\_\_ # \_\_\_\_\_  
 \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

4. ☐ Debtor SURRENDERS COLLATERAL to Lien Holder:5. ☐ Other:6. ☒ Debtor otherwise maintains regular payments directly to:**DORAL FINANCIAL**

C. PRIORITIES: The Trustee shall pay priorities in accordance with the law. 11 U.S.C. § 507 and § 1322(a)(2)

D. UNSECURED CLAIMS: Plan ☐ Classifies ☒ Does not Classify Claims.

1. (a) Class A: ☐ Co-debtor Claims / ☐ Other: \_\_\_\_\_  
☐ Paid 100% / ☐ Other: \_\_\_\_\_

Cr. \_\_\_\_\_ Cr. \_\_\_\_\_ Cr. \_\_\_\_\_  
 # \_\_\_\_\_ # \_\_\_\_\_ # \_\_\_\_\_  
 \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

2. Unsecured Claims otherwise receive PRO-RATA disbursements.

OTHER PROVISIONS: (Executory contracts; payment of interest to unsecureds, etc.)  
 Debtor(s) to provide auto insurance upon maturity to BBVA thru **TRIPLE-S**.  
 Debtor(s) to provide ADEQUATE PROTECTION PAYMENTS to BBVA thru the  
 Trustee in the sum \$100.00 per month for the next eight months or until  
 confirmation.

\*Or as otherwise specified on proof of claim.

Late filed claims filed by creditors will receive no distribution.

"Surrenders collateral": Shares/savings in any Cooperativa/Association/Bank.  
 Debtor reserves the right to object claims after plan confirmation.

Attorney for Debtor **R. Figueroa Carrasquillo Law Office**Phone: **(787) 744-7699**